

**LAW OFFICES**  
**JEFFREY NADEL**  
*SUITE 415*  
*4041 Powder Mill Road*  
**CALVERTON, MARYLAND 20705**

**GJH 17CV2116**

Jeffrey Nadel (DC, MD, NY)

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Scott E. Nadel (MD, DC)

Daniel Menchel (MD, DC)

Tel: 240-473-5000

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January 23, 2017

Elsie Marino  
12701 Darnestown Road  
Gaithersburg, MD 20878

Re: Property: 12701 Darnestown Road  
Gaithersburg, MD 20878  
Loan No.: 9800506777  
Our File #: 18045



Dear Elsie Marino:

On June 5, 2006, you borrowed money from Wilmington Finance, Inc. and executed a Deed of Trust and Note secured by the above referenced property. The current holder of the note is The Bank of New York Mellon, as Trustee, and this loan is being serviced by Vericrest Financial, Inc.. The loan has been referred to this office for legal action based upon a default under the terms of the loan agreement.

The amount of the principal balance owed pursuant to the terms of the Deed of Trust and Note through January 23, 2017 is \$636,622.91, plus the delinquent amount of \$21,678.90. The amount owed is thus \$658,301.81 as of that date. Be advised, however, that interest continues to accrue on the principal balance of the loan at a rate of \$52.33 per day. Because of interest, late charges, attorney fees, and other charges that may vary from day to day, the amount due on the day you pay may be greater than the above-referenced "amount owed." Hence, if you pay the above "amount owed", an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection.

**If within thirty (30) days from receipt of this letter you fail to dispute all or part of the debt, the amount recited herein will be assumed as valid. If you notify this office in writing within the thirty (30) day period that the debt or any portion thereof is disputed, this office will obtain verification of the debt and a copy of such verification will be mailed to you. Upon your written request within the thirty (30) day period, this office will provide the name and address of the**

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED  
WILL BE USED FOR THAT PURPOSE.**

**Exhibit A**

original creditor if different from the current creditor.

This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have obtained an order of discharge from the United States Bankruptcy Court, which includes this debt, and have not reaffirmed your liability for the debt, this firm is not attempting to obtain a judgment against you, nor are we alleging that you have any personal liability for this debt. We may, however, take action against the property pledged as collateral for the debt, which may include repossession and/or foreclosure of the property.

**PLEASE NOTE AS FOLLOWS:**

**IF YOU ARE RECEIVING THIS LETTER AND ARE NOT OBLIGATED UNDER THE REFERENCED DEED OF TRUST AND/OR NOTE, THE PURPOSE OF THIS LETTER IS TO SIMPLY ADVISE YOU AS AN OWNER OF THE REFERENCED REAL PROPERTY, THAT A FORECLOSURE ACTION IS ABOUT TO BE FILED AGAINST PROPERTY IN WHICH YOU MAY HAVE AN INTEREST.**

For further information, write or call Jeffrey Nadel of this office.

Very truly yours,

LAW OFFICES OF JEFFREY NADEL

By: 

Jeffrey Nadel

Scott E. Nadel

JN:

Via 1<sup>st</sup> Class Mail

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